

88 Days Left on \$1 Call

Common Measures of Shareholder Value

Calculations based upon a Closing

19-Nov Price of **\$1.10** per share.

*Gain since open at

\$1.00 per Share on Aug 29, 2008:

% GAIN

10%

Method of Analysis	P/E	Cash Eqv per Share	Earnings per Share	Earnings or Cash		No. of Shares	
				\$	As of	#	As of
GAAP YTD Basic After-tax Earnings & Average Weighted Shares			\$0.47	\$72,719	9/30	155,893	9/30
Annualized GAAP YTD Price Earnings Ratio: (Average Weighted Shares)	1.8x	\$3.13	\$0.62	\$96,959	9/30	155,893	
GAAP Calculation of Fully Diluted Values:							
Annualized GAAP YTD Price Earnings Ratio:	1.8x		\$0.62	\$96,959		155,893	
Hypothetical Net Proceeds of \$2,715,237 Invested at 2.11% in 2 mth Paper:	53.2x		\$0.02	\$57,292		2,771,681	
Annualized GAAP Fully Diluted Earnings per Share Based on 2,850,575 A warrants @ \$1/sh (Common Stock Equivalents - Modified Treasury Stock Method)	20.9x	\$1.09	\$0.05	\$154,251	9/30	2,927,581	9/30
Cash, Investments in Securities, Notes Receivable from Investments (Per Average Weighted Share)		\$3.13		\$487,260	9/30	155,893	9/30
(Per Current Share)		\$1.24		\$487,260		394,434	9/30
(Per Fully Diluted Share Equivalent)		\$1.09		\$3,202,497	9/30	2,927,581	9/30

* Historic returns may not be indicative of future results